
ABSTRACT

EXHIBITING THE CONDITION OF THE

BANKS IN MASSACHUSETTS,

ON THE

SECOND SATURDAY OF FEBRUARY,

1838.

A B S T R A C T

EXHIBITING THE CONDITION OF THE

BANKS IN MASSACHUSETTS,

ON THE

SECOND SATURDAY OF FEBRUARY,

1838:

PREPARED FROM OFFICIAL RETURNS,

BY THE

SECRETARY OF THE COMMONWEALTH.

Boston:

DUTTON AND WENTWORTH, STATE PRINTERS.

.....

1838.

Commonwealth of Massachusetts.

SECRETARY'S OFFICE, March 5, 1838.

To the Honorable Senate, and

Honorable House of Representatives :

Agreeably to joint orders of the 15th and 16th and 17th of the last month, I addressed circulars to the Cashiers of all the Banks in the Commonwealth, requesting a return, in the usual form, of the condition of their several Corporations, as existing on the second Saturday of February, together with a statement of the number of females, trustees, guardians, Institutions for Savings, executors and administrators holding stock in each Bank; the amount of stock so held; and the amount of stock of each Bank owned by the Bank in its corporate capacity.

Returns have been received from one hundred and twenty-four Banks, leaving seven which have not made returns, viz. The Fulton, Lafayette, and Franklin in Boston, the City in Lowell, and the three Banks in Nantucket. The failure of returns from the Nantucket Banks, is doubtless owing to the severity of the recent weather.

Most of the Banks have omitted to distinguish between the amount of bills in circulation above and under the denomination of five dollars, and between bills on hand of Banks in and out of the State. It appears, from statements accompanying the returns, that it is not usual to ascertain with exactness, the proportions in those respects, excepting on the *first* Saturday of each month—that being the period, concerning which, Banks are liable by the Statute to be called upon for returns. The Abstract accordingly presents, for each Bank, the total amounts of its circulation, and of bills of other Banks on hand, without making the usual discrimination.

Very respectfully,

Your obedient servant,

JOHN P. BIGELOW,

Secretary of the Commonwealth.

A B S T R A C T.

BOSTON.

					American.	Atlantic.	Atlas.	Boston.	City.
DUE FROM THE BANKS.					\$500,000	\$500,000	\$500,000	\$600,000	\$1,000,000
Capital Stock paid in,					215,379	118,855	23,792	57,384	92,831
Bills in circulation of five dollars and upwards,					13,768 09	43,397 56	49,970 25	58,190 12	114,318 48
Bills in circulation less than five dollars,					37,180 30	32,616 19	20,252 26	.	21,727 61
Net Profits on hand,									
Balances due to other Banks,									
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,					18,941 74	152,560 34	67,800 89	279,813 96	444,486 50
Cash deposited bearing interest,					144,962 52	139,700	.	39,876 48	538,196 21
Total amount due from the Banks,					930,231 65	993,129 09	661,815 40	1,035,264 56	2,211,559 80
RESOURCES OF THE BANKS.									
Gold, Silver, and other coined metals in their Banking Houses,					32,802 99	30,694 26	15,078 29	34,652 24	58,504 67
Real Estate, . . . . .					.	44,004 40	.	60,000	31,624 68
Bills of other Banks incorporated in this State,					9191	63,057	50,566	103,656	150,184
Bills of other Banks incorporated elsewhere,									
Balances due from other Banks,					23,263 53	37,050 68	7695 30	23,633 44	85,350 82
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,									
Total amount of the Resources of the Banks,					804,974 13	818,322 75	588,475 81	813,322 88	1,885,895 63
					930,231 65	993,129 09	661,815 40	1,035,264 56	2,211,559 80

Rate and amount of the last Semi-annual Dividend,	3 pr. et. 15,000	3 pr. et. 15,000	3 pr. et. 15,000	3 pr. et. 18,000	3 pr. et. 30,000
Amount of Reserved Profits at the time of declaring the last Dividend,	1114	16,840 59	28,949 86	33,850 66	86,522 10
Amount of Debts due to each Bank, secured by pledge of its Stock,	10,220	7661 50	23,760	1700	7400
Amount of Debts due and unpaid, and considered doubtful,	9800	30,763 66	60,900	8000	.
Number of Females holding Stock,	64	33	14	111	124
Amount of Stock held by Females,	60,500	37,300	21,800	97,300	143,300
Number of Trustees holding Stock,	43	15	21	58	42
Amount of Stock held by Trustees,	54,900	29,900	46,400	115,750	77,000
Number of Guardians holding Stock,	11	8	13	13	14
Amount of Stock held by Guardians,	7100	14,300	17,000	9000	12,300
Number of Institutions for Savings holding Stock,	6	5	3	3	8
Amount of Stock held by Institutions for Savings,	44,600	44,700	32,000	34,400	60,500
Number of Executors and Administrators holding Stock,	8	6	1	4	7
Amount of Stock held by Executors and Administrators,	19,900	14,400	5000	8650	25,600
Amount of their own Stock held by the Banks,	7000	.	1000	.	12,000

BANK RETURNS.

BOSTON.

	Columbian.	Commercial.	Commonwealth.	Eagle.	Freeman's.
DUE FROM THE BANKS.					
Capital Stock paid in,	\$500,000	\$500,000	\$500,000	\$500,000	\$150,000
Bills in circulation of five dollars and upwards,	66,490	397,751	197,000	117,926	46,202
Bills in circulation less than five dollars,	59,326 74	9928 18	42,956 72	47,205 65	5268 73
Net Profits on hand,	7710 95	21,910 21	180,000	87,028 73	.
Balances due to other Banks,					
Cash deposited, including all sums whatever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	103,677 49	45,475 32	466,581 39	255,665 91	29,443 21
Cash deposited bearing interest,	60,200	68,500	108,500	332,684 45	.
Total amount due from the Banks,	797,405 18	1,043,564 71	1,495,038 11	1,340,510 74	230,913 94
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	24,693 91	29,321 94	24,657 32	43,089 36	10,655 62
Real Estate, . . . . .	.	26,735 16	.	.	.
Bills of other Banks incorporated in this State,	91,096	6294	1634	144,595 86	6948
Bills of other Banks incorporated elsewhere,	18,094 32	11,609 28	99,471 62	90,000	17,689 17
Balances due from other Banks,					
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks,	663,520 95	969,604 33	1,369,275 17	1,062,825 52	195,621 15
Total amount of the Resources of the Banks,	797,405 18	1,043,564 71	1,495,038 11	1,340,510 74	230,913 94

Rate and amount of the last Semi-annual Dividend,	3 pr. ct. 15,000	3 pr. ct. 15,000	3 pr. ct. 15,000	3 pr. ct. 15,000	3 pr. ct. 4500
Amount of Reserved Profits at the time of declaring the last Dividend,	41,899 76	5402 85	13,000	35,163 94	1000
Amount of Debts due to each Bank, secured by pledge of its Stock,	350	14,800	28,300	5820	27,350
Amount of Debts due and unpaid, and considered doubtful, . . . . .	.	23,759 25	"uncertain."	3877 15	.
Number of Females holding Stock,	41	31	18	30	4
Amount of Stock held by Females,	47,200	46,100	10,200	38,900	1100
Number of Trustees holding Stock,	19	14	4	17	7
Amount of Stock held by Trustees,	96,000	18,900	7500	46,100	3900
Number of Guardians holding Stock,	4	7	.	8	.
Amount of Stock held by Guardians,	4700	10,700	.	7800	.
Number of Institutions for Savings holding Stock,	5	2	2	3	.
Amount of Stock held by Institutions for Savings,	39,300	60,400	18,300	36,400	.
Number of Executors and Administrators holding Stock,	2	3	4	.	1
Amount of Stock held by Executors and Administrators,	7900	9400	2300	.	200
Amount of their own Stock held by the Banks, . . . . .	.	.	26,300	.	1900

BOSTON.

	Globe.	Granite.	Hamilton.	Hancock.	Kilby.
DUE FROM THE BANKS.					
Capital Stock paid in,	\$1,000,000	\$500,000	\$500,000	\$500,000	\$500,000
Bills in circulation of five dollars and upwards,	70,800	60,524	95,526	373,087	154,801
Bills in circulation less than five dollars,	100,351 72	10,877 37	39,563 66	19,677 72	6447 46
Net Profits on hand,	794,810 46	3501 75	25,853 52	30,000	50,647 12
Balances due to other Banks,					
Cash deposited, including all sums whatever, due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	158,737 18	53,036 20	107,632 72	5222 68	6575 90
Cash deposited bearing interest,	233,750 80	38,811 86	125,000	91,540	19,000
Total amount due from the Banks,	2,358,450 16	666,751 18	893,575 90	1,019,527 40	737,471 48
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	125,382 43	23,923 11	30,693 88	34,957 61	3053 58
Real Estate,	40,000	.	.	.	.
Bills of other Banks incorporated in this State,	191,649	15,233	54,626	12,262 64	880
Bills of other Banks incorporated elsewhere,	188,769 51	26,316 54	12,076 48	32,237 36	3075 82
Balances due from other Banks,					
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other Banks,	1,812,649 22	601,278 53	796,179 54	940,069 79	730,462 08
Total amount of the Resources of the Banks,	2,358,450 16	666,751 18	893,575 90	1,019,527 40	737,471 48

Rate and amount of the last Semi-annual Dividend,	3 pr. ct. 30,000	3 pr. ct. 15,000	3 pr. ct. 15,000	3 pr. ct. 15,000	3 pr. ct. 15,000
Amount of Reserved Profits at the time of declaring the last Dividend,	71,627 31	4880 42	18,374 81	19,000	678 83
Amount of Debts due to each Bank, secured by pledge of its Stock,	28,650	11,025	2800	28,210	83,142 48
Amount of Debts due and unpaid, and considered doubtful, . . . . .	.	12,099 03	.	100,000	15,000
Number of Females holding Stock,	80	21	26	42	.
Amount of Stock held by Females,	102,900	23,800	32,400	33,600	.
Number of Trustees holding Stock,	40	8	10	21	3
Amount of Stock held by Trustees,	120,600	5700	15,400	42,400	110,100
Number of Guardians holding Stock,	8	12	3	9	.
Amount of Stock held by Guardians,	7600	19,200	2300	6300	.
Number of Institutions for Savings holding Stock,	6	4	5	3	1
Amount of Stock held by Institutions for Savings,	55,500	50,500	35,500	73,400	28,700
Number of Executors and Administrators holding Stock,	5	.	2	3	.
Amount of Stock held by Executors and Administrators,	17,300	.	8000	2200	.
Amount of their own Stock held by the Banks, . . . . .	.	18,400	.	1400	.

BOSTON.

	Market.	Massachusetts.	Mechanics.	Merchants.	Middling Interest.
DUE FROM THE BANKS.					
Capital Stock paid in,	\$1,000,000	\$800,000	\$150,000	\$1,500,000	\$150,000
Bills in circulation of five dollars and upwards,	153,661	26,768	57,007	90,125	42,908
Bills in circulation less than five dollars,					
Net Profits on hand,	46,332 43	27,755 49	3096 85	213,426 59	1359 64
Balances due to other Banks,	164,258 60	25,934 87	.	562,793 39	24,393 11
Cash deposited, including all sums whatsoever, due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	78,555 16	80,488 87	2637 06	257,849 88	5816 77
Cash deposited bearing interest,	270,000	.	.	15,000	.
Total amount due from the Banks,	1,712,807 19	960,947 23	212,740 91	2,639,194 86	224,477 52
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	44,515 50	47,898 83	10,221	172,767 19	15,460 35
Real Estate,	.	64,868 84	13,775 85	100,000	1452 01
Bills of other Banks incorporated in this State,	87,014 72	36,901	1462 75	259,085	580
Bills of other Banks incorporated elsewhere, Balances due from other Banks,	18,000	5591 93	912 54	193,430 08	5632
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	1,563,276 97	805,686 63	186,368 77	1,913,912 59	201,353 16
Total amount of the Resources of the Banks,	1,712,807 19	960,947 23	212,740 91	2,639,194 86	224,477 52

Rate and amount of the last Semi-annual Dividend,	3 pr. ct. 30,000	2½ p. ct. 20,000	3 pr. ct. 4500	3 pr. ct. 45,000	3 pr. ct. 4500
Amount of Reserved Profits at the time of declaring the last Dividend,	25,397 60	4639 60	2255 64	169,227 68	761 73
Amount of Debts due to each Bank, secured by pledge of its Stock,	126,400	27,750	42,400	19,500	.
Amount of debts due and unpaid, and considered doubtful,	40,848	3681 45	2250	6814 92	.
Number of Females holding Stock,	67	66	9	103	6
Amount of Stock held by Females,	59,100	131,000	3400	125,300	6500
Number of Trustees holding Stock,	29	42	3	25	4
Amount of Stock held by Trustees,	115,200	154,750	800	52,100	24,600
Number of Guardians holding Stock,	8	13	1	11	.
Amount of Stock held by Guardians,	6800	22,000	100	20,200	.
Number of Institutions for Savings holding Stock,	7	2	.	10	1
Amount of Stock held by Institutions for Savings,	134,600	33,000	.	241,500	2200
Number of Executors and Administrators holding Stock,	2	19	1	1	.
Amount of Stock held by Executors and Administrators,	1800	51,500	1500	900	.
Amount of their own Stock held by the Banks,	86,200	.	11,200	.	.

BANK RETURNS.

BOSTON.

DUE FROM THE BANKS.				
New England.	North.	Oriental.	Shawmut.	Shoe & Lea, Dealers.
Capital Stock paid in, Bills in circulation of five dollars and up- wards,	\$750,000	\$750,000	\$500,000	\$500,000
Bills in circulation less than five dollars, Net profits on hand,	186,567	101,770	47,554	126,273
Balances due to other Banks, Cash deposited, including all sums whatso- ever, due from the Banks, not bearing in- terest, its bills in circulation, profits and balances due to other Banks excepted,	39,209 97 5332 34	6736 81 88,196 14	16,764 44 16,643 09	24,549 45 66,973 49
Cash deposited bearing interest, Total amount due from the Banks,	114,249 50 17,000 1,112,398 81	315,845 79 150,888 92 1,413,437 66	49,723 79 30,000 660,685 32	54,459 81 772,255 75
RESOURCES OF THE BANKS.				
Gold, Silver, and other coined metals in their Banking Houses,	41,922 31 22,425 06	26,039 84 40,000	23,221 64	16,266 83
Real Estate, Bills of other Banks incorporated in this State,	67,227	76,638	26,942	30,017 76
Bills of other Banks incorporated elsewhere, Balances due from other Banks,	34,234 90	1380 16	13,300 95	71,187 08
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, ex- cepting the Balances due from other Banks, Total amount of the Resources of the Banks,	946,589 54 1,112,398 81	1,269,379 66 1,413,437 66	597,230 73 660,685 32	654,784 08 772,255 75

Rate and amount of the last Semi-annual Dividend,	3 pr. ct. 30,000	3 pr. ct. 22,500	2 pr. ct. 15,000	2 pr. ct. 10,000	3 pr. ct. 15,000
Amount of Reserved Profits at the time of declaring the last Dividend,	30,000	25,510 19	10,655 17	5162 45	6052 88
Amount of Debts due to each Bank, secured by pledge of its Stock,	9600	49,474	8187 50	14,603 50	89,500
Amount of Debts due and unpaid, and considered doubtful,	18,591 40	43,584 58	150,000	5000	4000
Number of Females holding Stock,	95	82	50	18	12
Amount of Stock held by Females,	140,600	72,200	48,400	22,900	14,300
Number of Trustees holding Stock,	47	32	35	9	5
Amount of Stock held by Trustees,	108,000	36,100	52,800	21,400	16,100
Number of Guardians holding Stock,	20	15	6	3	3
Amount of Stock held by Guardians,	25,100	20,800	7400	2600	2200
Number of Institutions for Savings holding Stock,	3	6	8	4	2
Amount of Stock held by Institutions for Savings,	50,400	65,500	65,700	45,300	49,000
Number of Executors and Administrators holding Stock,	3	6	2	3	1
Amount of Stock held by Executors and Administrators,	9600	18,400	5400	4800	2000
Amount of their own Stock held by the Banks, . . . . .	.	38,300	26,500	.	.

BANK RETURNS.

BOSTON.

	South.	State.	Suffolk.	Traders.	Tremont.
DUE FROM THE BANKS.					
Capital Stock paid in,	\$500,000	\$1,800,000	\$750,000	\$500,000	\$500,000
Bills in circulation of five dollars and upwards,	126,513	253,249	15,379	132,369	130,547
Bills in circulation less than five dollars,					
Net profits on hand,	1994 63	144,662 53	271,775 07	50,735 04	28,441 82
Balances due to other Banks,	39,778 64	11,000	1,593,163 69	20,292 52	24,493 75
Cash deposited, including all sums whatsoever, due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	14,130 44	231,273 80	133,575 42	102,511 48	67,179 90
Cash deposited bearing interest,	59,500	39,000	14,754 88	14,754 88	16,960
Total amount due from the Banks,	741,916 71	2,479,185 33	2,763,893 18	820,662 92	767,622 47
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	27,320 24	24,820 32	108,421 70	22,324 24	36,728 14
Real Estate,	.	.	68,567 89	.	34,363 03
Bills of other Banks incorporated in this State,	43,652 02	173,125	369,725 24	53,511	38,215
Bills of other Banks incorporated elsewhere,	.	56,000	924,078 72	32,590 67	7621 34
Balances due from other Banks,	.	.	.	.	.
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	670,944 45	2,225,240 01	1,293,099 63	712,237 01	650,694 96
Total amount of the Resources of the Banks,	741,916 71	2,479,185 33	2,763,893 18	820,662 92	767,622 47

Rate and amount of the last Semi-annual Dividend,	2½ p. ct. 12,500	3 pr. ct. 54,000	4 pr. ct. 30,000	3 pr. ct. 15,000	2 pr. ct. 10,000
Amount of Reserved Profits at the time of declaring the last Dividend,	3038 41	120,451 91	925,590 92	31,023 84	20,184 57
Amount of Debts due to each Bank, secured by pledge of its Stock,	26,540	130,816	30,050	19,615 35	18,725
Amount of Debts due and unpaid, and considered doubtful,	3560	75,316 75	12,758 17	15,478 87	6349
33					
Number of Females holding Stock,	20	293	53	49	81
Amount of Stock held by Females,	19,900	279,060	76,100	67,400	80,400
Number of Trustees holding Stock,	9	62	31	30	24
Amount of Stock held by Trustees,	16,900	219,360	82,100	45,300	36,600
Number of Guardians holding Stock, . . . . .	.	34	2	10	16
Amount of Stock held by Guardians, . . . . .	.	37,920	3900	10,300	11,700
Number of Institutions for Savings holding Stock,	2	6	3	7	3
Amount of Stock held by Institutions for Savings,	25,500	42,960	55,300	50,500	41,000
Number of Executors and Administrators holding Stock, . . . . .	.	8	1	2	1
Amount of Stock held by Executors and Administrators, . . . . .	.	24,660	4000	1000	200
Amount of their own Stock held by the Banks, . . . . .	.	55,980	.	600	6500

BANK RETURNS.

	BOSTON.		ANDOVER.		BEVERLY.
	Union.	Washington.	Andover.	Essex.	
DUE FROM THE BANKS.					
Capital Stock paid in,	\$800,000	\$500,000	\$300,000	\$100,000	\$125,000
Bills in circulation of five dollars and upwards,	62,138	15,806	45,253	56,747	41,025
Bills in circulation less than five dollars,	34,938 14	19,542 78	4438 53	4473 71	7708 60
Net Profits on hand,	89,982 44	.	.	.	478 47
Balances due to other Banks,					
Cash deposited, including all sums whatsoever, due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	137,368 42	131,665 16	10,334 57	744 58	22,618 58
Cash deposited bearing interest,	50,529 33	.	8488 35	573	.
Total amount due from the Banks,	1,174,956 33	667,013 94	368,514 45	162,538 29	196,830 65
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	41,340 01	12,314 60	6995 06	1902 39	4280 57
Real Estate,	128,178 40	.	6000	1300	.
Bills of other Banks incorporated in this State,	88,305	19,147	1420 25	492	8296 19
Bills of other Banks incorporated elsewhere,	9002 60	6311 22	9627 43	5472 56	8000
Balances due from other Banks,					
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other Banks,	908,130 32	629,241 12	344,471 71	153,371 34	176,253 89
Total amount of the Resources of the Banks,	1,174,956 33	667,013 94	368,514 45	162,538 29	196,830 65

Rate and amount of the last Semi-annual Dividend,	2½ p.ct. 20,000	2 pr. ct. 10,000	3 pr. ct. 9000	3 pr. ct. 3000	3 pr. ct. 3750
Amount of Reserved Profits at the time of declaring the last Dividend,	44,211 84	10,867 37	1368 69	1327 43	3863 18
Amount of Debts due to each Bank, secured by pledge of its Stock,	53,800	9770	61,100	7848 93	1980
Amount of Debts due and unpaid, and considered doubtful,	3250	6000	6650	.	281 33
Number of Females holding Stock,	113	40	71	25	51
Amount of Stock held by Females,	149,000	23,800	45,300	7800	37,062 50
Number of Trustees holding Stock,	50	12	9	.	13
Amount of Stock held by Trustees,	122,700	22,400	8700	.	3250
Number of Guardians holding Stock,	12	4	3	1	10
Amount of Stock held by Guardians,	14,100	6000	4400	300	6312 50
Number of Institutions for Savings holding Stock,	3	3	2	.	1
Amount of Stock held by Institutions for Savings,	32,300	44,800	6200	.	625
Number of Executors and Administrators holding Stock,	5	6	10	1	7
Amount of Stock held by Executors and Administrators,	4300	6600	22,500	500	7187 50
Amount of their own Stock held by the Banks, . . . . .	.	.	.	.	.

	DANVERS.			GLOUCESTER.	HAVERHILL.
	Danvers.	Village.	Warren.		
DUE FROM THE BANKS.					
Capital Stock paid in,	\$150,000	\$120,000	\$180,000	\$200,000	\$100,000
Bills in circulation of five dollars and upwards,	36,610	20,349	30,791	99,203 25	38,025 25
Bills in circulation less than five dollars,					
Net Profits on hand,	3053 45	2005 17	2396 42	7730 44	5530 23
Balances due to other Banks,	2733 64	987 93	1166 91	569 88	787 11
Cash deposited, including all sums whatsoever, due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	8105 64	1397 62		22,914 34	2022 33
Cash deposited bearing interest,	17,417 06	3000	15,990 66		1150
Total amount due from the Banks,	217,919 79	147,739 72	230,344 99	330,417 89	147,514 92
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	2465 71	3945 74	1451 78	8820 80	4699 79
Real Estate,	5247 82	6168 62	382 35	12,491 29	7270
Bills of other Banks incorporated in this State,	2836 95	1033 42	2455 30	829	1805
Bills of other Banks incorporated elsewhere,	9940 04	8729 28	5628 45	40,525 83	7972 26
Balances due from other Banks,					
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks,	197,429 27	127,862 66	220,427 11	267,750 97	125,767 87
Total amount of the Resources of the Banks,	217,919 79	147,739 72	230,344 99	330,417 89	147,514 92

Rate and amount of the last Semi-annual Dividend,	3 pr. ct. 4500	2 pr. ct. 2400	2 pr. ct. 3600	3½ p. ct. 7000	3 pr. ct. 3000
Amount of Reserved Profits at the time of declaring the last Dividend,	1178 96	396 65	634 58	5903 76	2963 89
Amount of Debts due to each Bank, secured by pledge of its Stock,	11,074 71	2028	31,660	24,950	5125
Amount of Debts due and unpaid, and considered doubtful,	575 47	.	.	969 31	.
Number of Females holding Stock,	37	32	50	47	29
Amount of Stock held by Females,	26,300	8900	23,800	35,400	8100
Number of Trustees holding Stock,	4	4	4	3	.
Amount of Stock held by Trustees,	6300	9000	8100	1200	.
Number of Guardians holding Stock,	3	3	4	3	2
Amount of Stock held by Guardians,	1800	1800	3200	2700	300
Number of Institutions for Savings holding Stock, . . . . .	.	.	.	1	1
Amount of Stock held by Institutions for Savings, . . . . .	.	.	.	10,000	4000
Number of Executors and Administrators holding Stock,	2	3	2	2	2
Amount of Stock held by Executors and Administrators,	1800	4600	4400	1500	1300
Amount of their own Stock held by the Banks, . . . . .	.	.	.	.	.

BANK RETURNS.

	HAVERHILL.	IPSWICH.	LYNN.	MARBLEHEAD.	
	Merrimack.	Ipswich.	Lynn Mechanics.	Grand.	Marblehead.
DUE FROM THE BANKS.					
Capital Stock paid in,	\$360,000	\$100,000	\$250,000	\$125,000	\$120,000
Bills in circulation of five dollars and upwards,	38,753	30,639	62,476	15,709	47,269
Bills in circulation less than five dollars,	17,726 32	4060 22	9396 34	1447 27	2672 20
Net Profits on hand,	2497 57	940 44	10,755 96	.	.
Balances due to other Banks,					
Cash deposited, including all sums whatsoever, due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	2047 90	11,601 88	5649 83	4367 95	14,877 48
Cash deposited bearing interest,	35,100	3211 68	40,555 26	6984 12	.
Total amount due from the Banks,	456,124 79	150,443 22	378,833 39	153,508 34	184,818 68
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	5351 90	2981 44	7264 98	3414 57	3208 46
Real Estate,	5900	700	10,000	6200	9000
Bills of other Banks incorporated in this State,	810	2106 75	1418	313	221
Bills of other Banks incorporated elsewhere,					
Balances due from other Banks,	8972 62	3068 05	11,776 38	16,728 97	25,383 45
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other Banks,					
Total amount of the Resources of the Banks,	435,090 27	141,586 98	348,374 03	126,851 80	147,005 77
	456,124 79	150,443 22	378,833 39	153,508 34	184,818 68

Rate and amount of the last Semi-annual Dividend,	3 pr. ct. 10,800	.	.	3 pr. ct. 7500	2 pr. ct. 2500	3 pr. ct. 3600
Amount of Reserved Profits at the time of declaring the last Dividend,	10,607 66	1009 52	4380 46	345 02	.	.
Amount of Debts due to each Bank, secured by pledge of its Stock,	39,363 90	1400	11,274	7800	900	.
Amount of Debts due and unpaid, and considered doubtful,	3500	4500	573 60	2414 42	.	.
Number of Females holding Stock,	93	14	38	16	61	.
Amount of Stock held by Females,	68,850	20,800	15,300	5700	40,200	.
Number of Trustees holding Stock,	1	6	12	6	4	.
Amount of Stock held by Trustees,	2850	4700	22,600	6100	3450	.
Number of Guardians holding Stock,	2	1	1	1	10	.
Amount of Stock held by Guardians,	1800	1000	2400	400	5100	.
Number of Institutions for Savings holding Stock,	2	.	2	.	1	.
Amount of Stock held by Institutions for Savings,	12,450	.	8600	.	2000	.
Number of Executors and Administrators holding Stock,	8	.	2	2	7	.
Amount of Stock held by Executors and Administrators,	6900	.	1500	500	6550	.
Amount of their own Stock held by the Banks, . . . . .	.	.	.	.	.	.

	NEWBURYPORT.				ROWLEY.
	Mechanics.	Merchants.	Newburyport.	Ocean.	Manufacturers.
DUE FROM THE BANKS.					
Capital Stock paid in,	\$200,000	\$300,000	\$100,000	\$200,000	\$100,000
Bills in circulation of five dollars and upwards,	41,292 50	49,311 50	34,614	47,876	31,383
Bills in circulation less than five dollars,					
Net profits on hand,	9825 77	7906 82	3505 03	5026 39	3934 04
Balances due to other Banks,	2958 09	5243 14	.	69 03	742 20
Cash deposited, including all sums whatsoever, due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	37,035 73	24,222 22	7140 30	23,037 52	554 76
Cash deposited bearing interest,	.	387 07	.	3200	2458 56
Total amount due from the Banks,	291,112 09	387,070 75	145,259 33	279,208 94	139,072 56
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	4091 14	12,270 52	3066 65	3946 88	1105 96
Real Estate,	11,080 24	9298 30	2805 70	5967 15	1200
Bills of other Banks incorporated in this State,	1830 25	4089	2786 50	1329	195
Bills of other Banks incorporated elsewhere, Balances due from other Banks,	39,873 34	29,000 61	21,973 49	31,842 81	12,260 40
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	233,337 12	332,412 32	114,626 99	236,123 10	124,311 20
Total amount of the Resources of the Banks,	291,112 09	387,070 75	145,259 33	279,208 94	139,072 56

Rate and amount of the last Semi-annual Dividend,	2 pr ct. 6000	2 pr. ct. 2000	2 pr. ct. 4000	2½ pr. ct. 2500
Amount of Reserved Profits at the time of declaring the last Dividend,	3130 74	428 25	1329 48	1225 90
Amount of Debts due to each Bank, secured by pledge of its Stock,	17,504	27,200	22,784	.
Amount of Debts due and unpaid, and considered doubtful,	5785 83	.	550	.
4 Number of Females holding Stock,	104	17	65	17
Amount of Stock held by Females,	57,700	4550	35,000	6200
Number of Trustees holding Stock,	6	6	4	.
Amount of Stock held by Trustees,	2800	2850	2200	.
Number of Guardians holding Stock,	8	4	.	6
Amount of Stock held by Guardians,	3400	650	.	7700
Number of Institutions for Savings holding Stock,	2	.	2	.
Amount of Stock held by Institutions for Savings,	6700	.	8900	.
Number of Executors and Administrators holding Stock, . . . . .	.	.	3	2
Amount of Stock held by Executors and Administrators, . . . . .	.	.	3300	600
Amount of their own Stock held by the Banks, . . . . .	.	.	.	.

SALEM.

	SALEM.				
	Asiatic.	Commercial.	Exchange.	General Interest.	Mercantile.
DUE FROM THE BANKS.					
Capital Stock paid in,	\$200,000	\$200,000	\$200,000	\$400,000	\$200,000
Bills in circulation of five dollars and upwards,	28,667	28,048	20,223	23,158	32,935
Bills in circulation less than five dollars,					
Net profits on hand,	10,261 76	10,835 96	9886 85	29,033 32	8390 98
Balances due to other Banks,	6734 74	.	656 06	.	116 64
Cash deposited, including all sums whatsoever, due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	38,663 88	3246 86	23,906 92	75,667 68	34,856 80
Cash deposited bearing interest,	32,000	21,318 82	.	103,278 01	40,475
Total amount due from the Banks,	316,327 38	203,449 64	254,672 83	633,137 01	316,774 42
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	8322 55	8458 94	2237 24	6694 25	2856 36
Real Estate, . . . . .	.	5710 44	4000	.	3315 82
Bills of other Banks incorporated in this State,	20,471	176 16	1213 94	10,260 82	7343
Bills of other Banks incorporated elsewhere,	23,249 73	2746 87	7319 49	5093 55	3589 88
Balances due from other Banks,					
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	264,284 10	246,357 23	239,902 16	611,088 39	299,669 36
Total amount of the Resources of the Banks,	316,327 38	263,449 64	254,672 83	633,137 01	316,774 42

Rate and amount of the last Semi-annual Dividend,	2 ^d pr. ct. 4200	3 pr. ct. 6000	3 pr. ct. 6000	3 ^d p. ct. 14,000	.
Amount of Reserved Profits at the time of declaring the last Dividend,	1644 53	7122 75	5715 79	10,049 93	2603 42
Amount of Debts due to each Bank, secured by pledge of its Stock,	1300	4183	4233 33	12,400	14,400
Amount of debts due and unpaid, and considered doubtful, . . . . .	.	.	.	.	4350
Number of Females holding Stock,	60	55	53	22	46
Amount of Stock held by Females,	27,086	35,533 33	28,400	28,900	27,500
Number of Trustees holding Stock,	16	25	12	14	9
Amount of Stock held by Trustees,	15,800	33,400	10,666 67	92,900	8100
Number of Guardians holding Stock,	5	9	3	7	8
Amount of Stock held by Guardians,	3486	9866 67	1600	7100	16,100
Number of Institutions for Savings holding Stock,	1	1	1	1	1
Amount of Stock held by Institutions for Savings,	4286	3200	4133 33	39,100	1000
Number of Executors and Administrators holding Stock,	4	6	3	1	5
Amount of Stock held by Executors and Administrators,	4085	12,066 67	2200	2000	5700
Amount of their own Stock held by the Banks, . . . . .	.	.	.	.	.

	SALEM.			SALISBURY.	BRIGHTON.
	Merchants.	Naumkeag.	Salem.		
DUE FROM THE BANKS.					
Capital Stock paid in,	\$400,000	\$500,000	\$250,000	\$100,000	\$200,000
Bills in circulation of five dollars and upwards,	35,085	79,177	30,306	36,180 50	130,139
Bills in circulation less than five dollars,	7395 01	16,992 27	5833 47	3897 25	10,241 36
Net Profits on hand,	7139 01	1867 37	2015 97	160 76	.
Balances due to other Banks,					.
Cash deposited, including all sums whatsoever, due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	51,466 45	338	17,464 25	3515 39	15,636 28
Cash deposited bearing interest,	.	57,716 97	59,480 88	.	.
Total amount due from the Banks,	501,085 47	656,061 61	365,100 57	143,753 90	356,016 64
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	2827 94	12,730 99	4305 89	3812 24	3859 97
Real Estate,	.	.	1000	.	3371 86
Bills of other Banks incorporated in this State,	5124	6242 79	2947	482 34	26,388 80
Bills of other Banks incorporated elsewhere,					
Balances due from other Banks,	48,288 49	47,369 86	17,467 67	19,945 19	15,051 07
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	444,845 04	589,717 97	339,380 01	119,514 13	307,344 94
Total amount of the Resources of the Banks,	501,085 47	656,061 61	365,100 57	143,753 90	356,016 64

Rate and amount of the last Semi-annual Dividend,	3 pr. ct. 12,000	2 pr. ct. 10,000	3 pr. ct. 7500	3 pr. ct. 3000	3 pr. ct. 6000
Amount of Reserved Profits at the time of declaring the last Dividend,	1500	8960 01	1603 39	1631 67	4858 36
Amount of Debts due to each Bank, secured by pledge of its Stock,	10,195	60,632 50	3400	11,310	9300
Amount of Debts due and unpaid, and considered doubtful, . . . . .	.	14,835 63	985 39	.	4494 46
Number of Females holding Stock,	98	68	41	26	22
Amount of Stock held by Females,	105,100	61,300	15,100	9300	15,400
Number of Trustees holding Stock,	20	10	17	.	3
Amount of Stock held by Trustees,	48,800	16,300	26,200	.	5300
Number of Guardians holding Stock,	8	9	2	.	5
Amount of Stock held by Guardians,	5900	9500	1900	.	2400
Number of Institutions for Savings holding Stock,	1	1	1	1	1
Amount of Stock held by Institutions for Savings,	1800	5700	3300	5000	500
Number of Executors and Administrators holding Stock,	3	5	1	.	3
Amount of Stock held by Executors and Administrators,	7000	7900	600	.	9100
Amount of their own Stock held by the Banks, . . . . .	.	.	.	.	.

BANK RETURNS.

	CAMBRIDGE.			CHARLESTOWN.	
	Cambridge.	Charles River.	Middlesex.	Bunker Hill.	Charlestown.
DUE FROM THE BANKS.					
Capital Stock paid in,	\$100,000	\$100,000	\$150,000	\$150,000	\$150,000
Bills in circulation of five dollars and upwards,	45,790	35,919	54,010	33,318	31,773
Bills in circulation less than five dollars,	4173 91	3507 13	5065 23	8558 05	8311 75
Net Profits on hand,	.	.	1100 62	.	.
Balances due to other Banks,	.	.	.	.	.
Cash deposited, including all sums whatsoever, due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	15,650 91	13,579 63	2429 73	57,342 30	17,659 87
Cash deposited bearing interest,	7190	1200	88,500	.	120
Total amount due from the Banks,	172,804 82	154,205 76	301,105 58	249,218 35	207,864 63
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	3002 80	2049 33	1 97	17,003 07	3616 92
Real Estate,	9735 46	.	4670 07	20,473 94	.
Bills of other Banks incorporated in this State,	177	120 50	591	1082	298
Bills of other Banks incorporated elsewhere,	19,407 60	12,693 71	14,989 94	17,028 73	13,358 37
Balances due from other Banks,					
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	140,451 96	139,342 22	285,522 67	193,630 61	190,591 33
Total amount of the Resources of the Banks,	172,804 82	154,205 76	301,105 58	249,218 35	207,864 63

Rate and amount of the last Semi-annual Dividend,	2 pr. ct. 2000	3 pr. ct. 3000	3 pr. ct. 4500	3 pr. ct. 4500	3 pr. ct. 4500
Amount of Reserved Profits at the time of declaring the last Dividend,	2804 60	1116 86	2939 06	5155 04	6237 29
Amount of Debts due to each Bank, secured by pledge of its Stock,	11,976	15,364 92	60,254 18	12,115	5400
Amount of Debts due and unpaid, and considered doubtful,	5000	.	86,000	2507 03	.
Number of Females holding Stock,	36	16	7	48	23
Amount of Stock held by Females,	16,900	7200	5700	36,800	25,900
Number of Trustees holding Stock,	6	4	2	5	3
Amount of Stock held by Trustees,	12,500	5400	1100	5900	2700
Number of Guardians holding Stock,	3	2	.	3	.
Amount of Stock held by Guardians,	1500	2000	.	2600	.
Number of Institutions for Savings holding Stock,	1	1	.	2	.
Amount of Stock held by Institutions for Savings,	700	4200	.	5000	.
Number of Executors and Administrators holding Stock,	3	1	.	10	2
Amount of Stock held by Executors and Administrators,	1600	1000	.	13,100	3000
Amount of their own Stock held by the Banks, . . . . .	.	.	.	.	500

	CHARLESTOWN.		CONCORD.		FRAMINGHAM.		LOWELL.		Rail-Road.
	Phoenix.		Concord.		Framingham.		Lowell.		
DUE FROM THE BANKS.									
Capital Stock paid in,	\$300,000		\$100,000		\$100,000		\$250,000		\$800,000
Bills in circulation of five dollars and upwards, } Bills in circulation less than five dollars, }	88,211		64,535		46,537		74,145		271,390
Net Profits on hand,	17,479 57		10,308 32		17,423 38		13,657 67		36,291 11
Balances due to other Banks, . . . . .	.		.		.		28 40		1389 24
Cash deposited, including all sums whatsoever, due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	66,887 47		10,059 65		8322 25		25,919 26		21,512 04
Cash deposited bearing interest,	700		8771 43		.		11,900		73,534 62
Total amount due from the Banks,	473,278 04		193,674 40		172,282 63		375,650 33		1,204,117 01
RESOURCES OF THE BANKS.									
Gold, Silver and other coined metals in their Banking Houses,	10,406 17		4367 15		2186 45		10,780 01		25,978 87
Real Estate,	5000		2400		3000		3505 56		14,646 75
Bills of other Banks incorporated in this State,	5359		886		888		1517		1641 80
Bills of other Banks incorporated elsewhere, } Balances due from other Banks,	12,418 94		19,007 52		11,224 16		23,541 96		5000
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	440,093 93		167,013 73		154,984 02		336,305 80		1,156,849 59
Total amount of the Resources of the Banks,	473,278 04		193,674 40		172,282 63		375,650 33		1,204,117 01

Rate and amount of the last Semi-annual Dividend,	3 pr. ct. 9000	3 pr. ct. 3000	3 pr. ct. 3000	3 pr. ct. 7500	3 pr. ct. 24,000
Amount of Reserved Profits at the time of declaring the last Dividend,	13,505 14	7274 57	14,565 57	8722 81	4790 21
Amount of Debts due to each Bank, secured by pledge of its Stock,	25,100	8160	2470	29,090	6795
Amount of Debts due and unpaid, and considered doubtful, . . . . .	.	4087	2194 55	7873 74	649 47
5 Number of Females holding Stock,	36	18	27	21	49
Amount of Stock held by Females,	23,000	8900	12,000	20,600	54,700
Number of Trustees holding Stock,	2	5	.	1	29
Amount of Stock held by Trustees,	1000	3200	.	3800	97,600
Number of Guardians holding Stock, . . . . .	.	1	1	4	5
Amount of Stock held by Guardians, . . . . .	.	500	500	14,300	6300
Number of Institutions for Savings holding Stock,	2	2	.	2	2
Amount of Stock held by Institutions for Savings,	6700	7000	.	21,500	3700
Number of Executors and Administrators holding Stock,	7	1	1	3	5
Amount of Stock held by Executors and Administrators,	10,600	500	200	2700	13,900
Amount of their own Stock held by the Banks, . . . . .	.	.	.	.	.

Rate and amount of the last Semi-annual Dividend,	3 pr. ct. 3000	3 pr. ct. 3000	3 pr. ct. 3000	3 pr. ct. 3000	1½ pr. ct. 1500
Amount of Reserved Profits at the time of declaring the last Dividend,	608	2555 47	1772 11	5321 36	122 07
Amount of Debts due to each Bank, secured by pledge of its Stock,	15,948	6328 26	22,000	27,484 18	3900
Amount of Debts due and unpaid, and considered doubtful, . . . . .	.	2414 10	1075 37	6273 41	8870
Number of Females holding Stock,	14	21	10	20	20
Amount of Stock held by Females,	4100	13,000	5800	7100	12,100
Number of Trustees holding Stock,	1	3	2	4	.
Amount of Stock held by Trustees,	1700	1900	2800	2400	.
Number of Guardians holding Stock,	2	6	.	3	1
Amount of Stock held by Guardians,	700	8800	.	3200	1200
Number of Institutions for Savings holding Stock, . . . . .	.	1	1	1	1
Amount of Stock held by Institutions for Savings, . . . . .	.	2000	1000	2000	1000
Number of Executors and Administrators holding Stock, . . . . .	.	4	1	4	1
Amount of Stock held by Executors and Administrators, . . . . .	.	2500	1500	1800	200
Amount of their own Stock held by the Banks, . . . . .	.	.	100	.	2800

BANK RETURNS.

	OXFORD.	SOUTHBRIDGE.	UXBRIDGE.	WORCESTER.	
	Oxford.	Southbridge.	Blackstone.	Central.	Citizens.
DUE FROM THE BANKS.					
Capital Stock paid in,	\$100,000	\$100,000	\$100,000	\$100,000	\$500,000
Bills in circulation of five dollars and upwards,	74,216	47,332	61,831	47,290	186,195
Bills in circulation less than five dollars,					
Net Profits on hand,	2976 71	4140 68	4017 71	10,087 61	14,493 49
Balances due to other Banks, . . . . .	.	.	506 93	.	2926 66
Cash deposited, including all sums whatsoever, due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	2697 87	2705 89	3750 16	7791 75	12,113 45
Cash deposited bearing interest,	8581 82	1665 82	4919 39	100	18,205 51
Total amount due from the Banks,	188,472 40	155,844 39	175,025 19	165,269 36	733,934 11
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	3048 75	4324 92	1095 90	3716 79	6761 11
Real Estate,	1888 01	2703 86	503 30	.	.
Bills of other Banks incorporated in this State,	1563	5383	708 75	1734	1574
Bills of other Banks incorporated elsewhere,					
Balances due from other Banks,	10,737 50	2659 38	17,324 69	7023 05	13,861 53
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks,	171,235 14	140,773 23	155,392 55	152,795 52	711,737 47
Total amount of the Resources of the Banks,	188,472 40	155,844 39	175,025 19	165,269 36	733,934 11

Rate and amount of the last Semi-annual Dividend,	3 pr. ct. 3000	3 pr. ct. 3000	3 pr. ct. 3000	3 pr. ct. 3000	3 pr. ct. 15,000
Amount of Reserved Profits at the time of declaring the last Dividend,	29 80	1701 35	3693 16	6381	8896 36
Amount of Debts due to each Bank, secured by pledge of its Stock,	5690	350	10,900	1600	34,913 17
Amount of Debts due and unpaid, and considered doubtful,	4077 41	.	4173 21	4050	4155 57
Number of Females holding Stock,	10	6	23	17	15
Amount of Stock held by Females,	11,800	2900	13,300	8600	15,000
Number of Trustees holding Stock,	2	.	3	.	.
Amount of Stock held by Trustees,	500	.	2500	.	.
Number of Guardians holding Stock, . . . . .	.	.	2	5	1
Amount of Stock held by Guardians,	2700	.	1100	3600	1000
Number of Institutions for Savings holding Stock,	1	1	1	1	1
Amount of Stock held by Institutions for Savings,	4400	1000	1000	4100	10,000
Number of Executors and Administrators holding Stock,	3	1	1	.	.
Amount of Stock held by Executors and Administrators,	7300	400	1000	.	.
Amount of their own Stock held by the Banks, . . . . .	.	200	1100	.	.

BANK RETURNS.

	WORCESTER.		AMHERST.	NORTHAMPTON.	WARE.
	Quinsigamond.	Worcester.			
DUE FROM THE BANKS.					
Capital Stock paid in,	\$100,000	\$200,000	\$100,000	\$200,000	\$150,000
Bills in circulation of five dollars and upwards,	62,972	76,441	42,597	143,979	117,895
Bills in circulation less than five dollars,	11,069 93	4917 27	2785 22	12,758 83	7327 70
Net Profits on hand,	2975 90	615 87	1442 90	1229 40	.
Balances due to other Banks,					.
Cash deposited, including all sums whatsoever, due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	25,302 59	34,397 81	5767 95	20,083 07	3914 09
Cash deposited bearing interest,			1400		3550
Total amount due from the Banks,	202,320 42	316,371 95	153,993 07	378,050 30	282,686 79
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	5931 25	5475 87	2658	5553 12	4081 15
Real Estate,	.	.	2500	.	3785 30
Bills of other Banks incorporated in this State,	1700	3025	7145	9887 50	2546
Bills of other Banks incorporated elsewhere,					
Balances due from other Banks,	27,659 86	43,087 64	15,952 75	96,930 78	27,593 02
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other Banks,	167,029 31	264,783 44	124,737 32	265,678 90	244,681 32
Total amount of the Resources of the Banks,	202,320 42	316,371 95	153,993 07	378,050 30	282,686 79

Rate and amount of the last Semi-annual Dividend,	3 pr. ct. 3000	3 pr. ct. 6000	3 pr. ct. 3000	2½ pr. ct. 3750	3 pr. ct. 4500
Amount of Reserved Profits at the time of declaring the last Dividend,	7029 56	342 29	618 97	11,753 52	4152 77
Amount of Debts due to each Bank, secured by pledge of its Stock, . . . . .	.	1700	3190	1650	3000
Amount of Debts due and unpaid, and considered doubtful,	1748 97	7156 90	3633	.	1750
Number of Females holding Stock,	14	37	19	10	2
Amount of Stock held by Females,	8500	44,800	10,600	16,800	5500
Number of Trustees holding Stock,	6	7	3	2	3
Amount of Stock held by Trustees,	7600	18,600	4200	3100	1500
Number of Guardians holding Stock,	4	5	2	.	.
Amount of Stock held by Guardians,	4400	4700	600	.	.
Number of Institutions for Savings holding Stock,	1	1	.	.	.
Amount of Stock held by Institutions for Savings,	7400	8700	.	.	.
Number of Executors and Administrators holding Stock,	3	.	3	1	1
Amount of Stock held by Executors and Administrators,	2200	.	6900	1000	1500
Amount of their own Stock held by the Banks, . . . . .	.	.	.	.	.

BANK RETURNS.

	GREENFIELD.		SPRINGFIELD.		WESTFIELD.	ADAMS.
	Greenfield.		Chicopee.	Springfield.	Hampden.	Adams.
DUE FROM THE BANKS.	\$150,000		\$200,000	\$250,000	\$100,000	\$200,000
	97,068		114,936	170,060	112,324	175,036
	14,228 49		7473 90	39,581 51	3002 86	10,884 42
	1048 67		857 28	.	1 38	4164 94
	5469 69		25,818 94	2180 64	15,375 66	3505 48
	4964 25		3182 75	31,021 64	.	1220
RESOURCES OF THE BANKS.	272,779 10		352,268 87	492,843 79	230,703 90	394,810 84
	8526 15		11,257 54	4108 93	4219 71	5008 11
	2500		9166 07	8097 03	3723 26	3085 81
	3404		8093	6470	3605	9152
	67,943 83		93,843 97	80,139 75	70,284 81	20,461 72
	190,405 12		229,908 29	394,028 08	148,871 12	357,103 20
	272,779 10		352,268 87	492,843 79	230,703 90	394,810 84

DUE FROM THE BANKS.

Capital Stock paid in, . . . }
 Bills in circulation of five dollars and up-
 wards, . . . }
 Bills in circulation less than five dollars, . . . }
 Net Profits on hand, . . . }
 Balances due to other Banks, . . . }
 Cash deposited, including all sums whatso-
 ever, due from the Banks, not bearing in-
 terest, its bills in circulation, profits and
 balances due to other Banks excepted, . . . }
 Cash deposited bearing interest, . . . }
 Total amount due from the Banks, . . . }

RESOURCES OF THE BANKS.

Gold, Silver, and other coined metals in their
 Banking Houses, . . . }
 Real Estate, . . . }
 Bills of other Banks incorporated in this
 State, . . . }
 Bills of other Banks incorporated elsewhere, . . . }
 Balances due from other Banks, . . . }
 Amount of all debts due, including Notes,
 Bills of Exchange, and all Stocks, and
 Funded Debts of every description, ex-
 cepting the balances due from other Banks,
 Total amount of the Resources of the Banks,

Rate and amount of the last Semi-annual Dividend,	3½ pr. ct. 5250	3 pr. ct. 6000	3 pr. ct. 7500	2 pr. ct. 2000	4 pr. ct. 8000
Amount of Reserved Profits at the time of declaring the last Dividend,	8482 53	3670 70	26,900 61	4171 51	5668 05
Amount of Debts due to each Bank, secured by pledge of its Stock, . . . . .	.	3350	8000	3853 94	1500
Amount of Debts due and unpaid, and considered doubtful, . . . . .	.	.	.	5350	10,500
C					
Number of Females holding Stock,	2	11	38	21	8
Amount of Stock held by Females,	400	12,800	46,720	13,300	15,300
Number of Trustees holding Stock, . . . . .	.	1	7	2	.
Amount of Stock held by Trustees, . . . . .	.	2500	42,240	7000	.
Number of Guardians holding Stock,	1	.	1	1	.
Amount of Stock held by Guardians,	1000	.	560	300	.
Number of Institutions for Savings holding Stock, . . . . .	.	.	.	1	.
Amount of Stock held by Institutions for Savings, . . . . .	.	.	.	5000	.
Number of Executors and Administrators holding Stock,	6	.	10	3	.
Amount of Stock held by Executors and Administrators,	11,600	.	18,720	1400	.
Amount of their own Stock held by the Banks, . . . . .	.	.	.	.	2000

					ADAMS.	LEE.	PITTSFIELD.	STOCKBRIDGE.	CANTON.
					Farmers and Mechanics.	Lee.	Agricultural.	Housatonic.	Neponset.
DUE FROM THE BANKS.					\$100,000	\$100,000	\$150,000	\$100,000	\$100,000
Capital Stock paid in,					9766 50	55,670	119,866	16,883	35,060
Bills in circulation of five dollars and upwards, } Bills in circulation less than five dollars, }					.	3366 10	21,984 49	7175 55	1988 13
Net profits on hand, . . . . .					.	713 19	1968 71	806 82	.
Balances due to other Banks, . . . . .					.
Cash deposited, including all sums whatsoever, due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,					2576 50	11,422 60	33,455 67	13,263 59	4322 09
Cash deposited bearing interest, . . . . .					.	2070	.	.	.
Total amount due from the Banks,					112,343	173,241 89	327,274 87	138,128 96	141,370 22
RESOURCES OF THE BANKS.									
Gold, Silver, and other coined metals in their									
Banking Houses,					2000	3588 63	3530 64	6272 15	3345 85
Real Estate, . . . . .					.	2228 33	1459 41	2278 53	2433 60
Bills of other Banks incorporated in this State,					9343	3941	12,099	385	227 50
Bills of other Banks incorporated elsewhere, } Balances due from other Banks, }					1000	30,954 56	96,315 50	25,319 14	19,284 83
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,					100,000	132,529 37	213,870 32	103,874 14	116,078 44
Total amount of the Resources of the Banks,					112,343	173,241 89	327,274 87	138,128 96	141,370 22

Rate and amount of the last Semi-annual Dividend,	3 pr. ct. 3000	3½ p. ct. 5250	3 pr. ct. 3000	3 pr. ct. 3000
Amount of Reserved Profits at the time of declaring the last Dividend,	1238 73	16,867 64	7912 79	.
Amount of Debts due to each Bank, secured by pledge of its Stock,	3000	14,741 99	200	17,233
Amount of debts due and unpaid, and considered doubtful, . . . . .	.	1606 91	1164	500
Number of Females holding Stock,	5	6	24	28
Amount of Stock held by Females,	6300	5400	17,800	4400
Number of Trustees holding Stock, . . . . .	.	1	1	2
Amount of Stock held by Trustees, . . . . .	.	2000	600	2600
Number of Guardians holding Stock,	1	.	.	.
Amount of Stock held by Guardians,	700	.	.	.
Number of Institutions for Savings holding Stock, . . . . .	.	.	.	1
Amount of Stock held by Institutions for Savings, . . . . .	.	.	.	3000
Number of Executors and Administrators holding Stock,	1	4	3	1
Amount of Stock held by Executors and Administrators,	2000	16,000	7600	400
Amount of their own Stock held by the Banks, . . . . .	.	.	.	.

BANK RETURNS.

	DEDHAM.	DORCHESTER.	QUINCY.	RANDOLPH.	ROXBURY.
	Dedham.	Dorchester & Milton.	Quincy Stone.	Randolph.	Norfolk.
DUE FROM THE BANKS.					
Capital Stock paid in,	\$150,000	\$100,000	\$100,000	\$150,000	\$200,000
Bills in circulation of five dollars and upwards,	69,930	24,701	47,260	21,944	40,850
Bills in circulation less than five dollars,	7583 06	10,219 19	2677 32	5740 08	20,725 40
Net profits on hand,	308 80	.	.	.	.
Balances due to other Banks,					
Cash deposited, including all sums whatsoever, due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	28,988 53	16,416 99	15,143 83	5946 22	6359 54
Cash deposited bearing interest,	150	.	.	.	65,713 09
Total amount due from the Banks,	256,960 39	151,337 18	166,081 15	183,630 30	331,648 03
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	4410 46	1953 78	4429 32	1903 12	2184 28
Real Estate,	2857 71	.	.	4000	5600
Bills of other Banks incorporated in this State,	533	573	764	102	1086 25
Bills of other Banks incorporated elsewhere,	13,107 85	16,376 70	9502 18	10,352	.
Balances due from other Banks,					
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	236,051 37	132,433 70	151,385 65	167,273 18	320,666 16
Total amount of the Resources of the Banks,	256,960 39	151,337 18	166,081 15	183,630 30	331,648 03

Rate and amount of the last Semi-annual Dividend,	3 pr. ct. 4500	3 pr. ct. 3000	3 pr. ct. 4500	.
Amount of Reserved Profits at the time of declaring the last Dividend,	6908 10	7738 29	1250	215 07
Amount of Debts due to each Bank, secured by pledge of its Stock,	6007 12	.	9970	.
Amount of Debts due and unpaid, and considered doubtful,	1071 34	746	.	13,700
Number of Females holding Stock,	33	25	15	8993
Amount of Stock held by Females,	22,400	9800	4800	19 9600
Number of Trustees holding Stock,	3	2	4	7 3700
Amount of Stock held by Trustees,	2800	14,700	6100	2 200
Number of Guardians holding Stock,	5	3	.	3 700
Amount of Stock held by Guardians,	3600	2000	200	3 1300
Number of Institutions for Savings holding Stock,	1	.	.	3
Amount of Stock held by Institutions for Savings,	8600	.	.	11,200
Number of Executors and Administrators holding Stock,	2	4	.	4
Amount of Stock held by Executors and Administrators,	2700	2300	.	9400
Amount of their own Stock held by the Banks, . . . . .	.	.	.	1100
			3500	

BANK RETURNS.

	ROXBURY.			WEYMOUTH.	WRENTHAM.
	People's.	Roxbury.	Winthrop.	Union Bank of Weymouth and Braintree.	Wrentham.
DUE FROM THE BANKS.					
Capital Stock paid in,	\$100,000	\$100,000	\$100,000	\$100,000	\$150,000
Bills in circulation of five dollars and upwards,	25,011	9650	40,952	30,976	37,941
Bills in circulation less than five dollars,	3417 09	2543 25	1597 64	8003 08	5700 79
Net Profits on hand,	.	.	17,033	.	.
Balances due to other Banks,	.	.	.	.	.
Cash deposited, including all sums whatsoever, due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	17,072 27 410	1436 70	3698 99	7009 42	4915 53
Cash deposited bearing interest,	145,910 36	113,629 95	163,281 63	145,988 50	198,560 32
Total amount due from the Banks,					
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	1062 15	2391 09	2274 04	1745 99	994 23
Real Estate,	.	.	11,960 18	6314 82	.
Bills of other Banks incorporated in this State,	485	4564	409 50	1720	753 25
Bills of other Banks incorporated elsewhere,	14,149 40	1025 61	8199 84	4698 91	13,060 80
Balances due from other Banks,					
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	130,213 81	105,649 25	140,438 07	131,508 78	183,752 04
Total amount of the Resources of the Banks,	145,910 36	113,629 95	163,281 63	145,988 50	198,560 32

Rate and amount of the last Semi-annual Dividend,	2½ pr. ct. 2500	.	.	2 pr. ct. 2000	3 pr. ct. 3000	3 pr. ct. 4500
Amount of Reserved Profits at the time of declaring the last Dividend,	1731 86	.	.	435 47	3256 50	3493 62
Amount of Debts due to each Bank, secured by pledge of its Stock,	3650	48,000	.	45,200	.	15,568 14
Amount of Debts due and unpaid, and considered doubtful,	1350	.	.	.	993 72	816 69
Number of Females holding Stock,	14	8	.	11	21	35
Amount of Stock held by Females,	9100	25,500	.	4300	11,100	18,200
Number of Trustees holding Stock,	2	.	.	2	2	3
Amount of Stock held by Trustees,	2100	.	.	3000	2500	3700
Number of Guardians holding Stock,	6	.	.	.	2	2
Amount of Stock held by Guardians,	5250	.	.	.	500	1300
Number of Institutions for Savings holding Stock,	1	.	.	.	2	.
Amount of Stock held by Institutions for Savings,	1500	.	.	.	2300	.
Number of Executors and Administrators holding Stock,	1	1	.	.	6	3
Amount of Stock held by Executors and Administrators,	100	3500	.	.	6800	1500
Amount of their own Stock held by the Banks,	1500	.	.	5000	600	700

BANK RETURNS.

	ATTLEBOROUGH.	FAIRHAVEN.	FALL RIVER.	NEW BEDFORD.	
	Attleborough.	Fairhaven.	Fall River.	Bedford Commercial.	Marine.
DUE FROM THE BANKS.					
Capital Stock paid in,	\$100,000	\$200,000	\$400,000	\$400,000	\$300,000
Bills in circulation of five dollars and upwards,	26,810	57,430	76,673	89,074	54,478
Bills in circulation less than five dollars,	3906 40	6710 02	24,179 19	20,833 57	11,516 17
Net Profits on hand,	.	6801 83	6704 81	5801 01	7621 36
Balances due to other Banks,					
Cash deposited, including all sums whatsoever, due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	3160 46	17,893 22	15,019 46	37,545 40	17,354 53
Cash deposited bearing interest,	1610	2300	1700	5485 02	5791 53
Total amount due from the Banks,	135,486 86	291,135 07	524,276 46	558,739	396,761 59
RESOURCES OF THE BANKS.					
Gold, Silver and other coined metals in their Banking Houses,	2404 40	6052 67	5134 02	13,009 15	5206 94
Real Estate,	5997 96	5300	6000	17,000	13,000
Bills of other Banks incorporated in this State,	843 14	2631	6534 53	7702	824
Bills of other Banks incorporated elsewhere,					
Balances due from other Banks,	8340 69	5158 04	14,444 50	28,612 99	21,688 88
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	117,900 67	271,993 36	492,163 41	492,414 86	356,041 77
Total amount of the Resources of the Banks,	135,486 86	291,135 07	524,276 46	558,739	396,761 59

Rate and amount of the last Semi-annual Dividend,	3 pr. ct. 3000	2½ pr. ct. 5500	3 pr. ct. 12,000	3 pr. ct. 12,000	3 pr. ct. 9000
Amount of Reserved Profits at the time of declaring the last Dividend,	954 74	1866 77	13,057 94	6163 46	.
Amount of Debts due to each Bank, secured by pledge of its Stock,	20,500	13,634 28	65,607	.	.
Amount of Debts due and unpaid, and considered doubtful, . . . . .	.	600	1200	7235 52	12,908 21
Number of Females holding Stock,	9	9	43	29	31
Amount of Stock held by Females,	5900	3300	27,500	33,800	31,900
Number of Trustees holding Stock, . . . . .	.	2	5	2	2
Amount of Stock held by Trustees, . . . . .	.	1600	10,000	3800	3800
Number of Guardians holding Stock,	1	3	5	5	11
Amount of Stock held by Guardians,	200	4500	7700	7000	31,500
Number of Institutions for Savings holding Stock, . . . . .	.	2	3	4	3
Amount of Stock held by Institutions for Savings, . . . . .	.	14,000	61,700	52,500	57,900
Number of Executors and Administrators holding Stock,	1	6	3	15	6
Amount of Stock held by Executors and Administrators,	2000	2600	11,600	17,000	25,500
Amount of their own Stock held by the Banks,	500	.	.	1200	.

DUE FROM THE BANKS.	
Capital Stock paid in,	}
Bills in circulation of five dollars and up-wards,	
Bills in circulation less than five dollars,	
Net Profits on hand,	
Balances due to other Banks,	
Cash deposited, including all sums whatsoever, due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	}
Cash deposited bearing interest,	
Total amount due from the Banks,	
<hr/> RESOURCES OF THE BANKS.	
Gold, Silver, and other coined metals in their Banking Houses,	}
Real Estate,	
Bills of other Banks incorporated in this State,	
Bills of other Banks incorporated elsewhere,	
Balances due from other Banks,	
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, Total amount of the Resources of the Banks,	}

NEW BEDFORD.		PAWTUCKET.		TAUNTON.	
Mechanics.	Merchants.	Pawtucket.	Bristol County.	Cohannet.	
\$200,000	\$400,000	\$100,000	\$200,000	\$200,000	
41,880	79,896	27,664	69,567 75	98,443	
4786 51	16,718 12	844 62	6083 09	16,373 83	
11,703 88	28,897 39	5917 99	728 18	3559 10	
24,251 82	44,571 44	14,231 80	10,231 45	25,606 01	
5937 38	53,072 39	333 63	1246 94	44,837 45	
288,559 59	623,155 34	151,982 04	287,857 41	388,819 39	
6423 85	12,763 34	1053 95	5045 14	5782 47	
11,227 30	16,821 18	7770	7000	7000	
3016	15,785	1950	708 81	925 75	
30,159 70	30,499 35	4499	10,410 95	6065 61	
237,732 74	547,286 47	135,352 49	264,692 51	369,045 56	
288,559 59	623,155 34	150,625 44	287,857 41	388,819 39	

Rate and amount of the last Semi-annual Dividend,	3 pr. ct. 6000	3 pr. ct. 12,000	.	.	3 pr. ct. 6000
Amount of Reserved Profits at the time of declaring the last Dividend,	1109 79	6185 40	.	.	3334 42
Amount of Debts due to each Bank, secured by pledge of its Stock,	1000	1000	3614	21,830	6520
Amount of Debts due and unpaid, and considered doubtful, . . . . .	.	.	.	989 52	6200
Number of Females holding Stock,	15	23	37	15	31
Amount of Stock held by Females,	15,500	30,400	12,900	9600	11,100
Number of Trustees holding Stock,	1	2	1	5	3
Amount of Stock held by Trustees,	5600	2600	900	6200	1400
Number of Guardians holding Stock,	5	9	4	.	2
Amount of Stock held by Guardians,	8700	15,000	1500	.	1800
Number of Institutions for Savings holding Stock,	2	4	.	2	3
Amount of Stock held by Institutions for Savings,	3800	82,700	.	31,000	32,100
Number of Executors and Administrators holding Stock,	3	3	9	2	2
Amount of Stock held by Executors and Administrators,	8300	5600	10,600	9000	800
Amount of their own Stock held by the Banks, . . . . .	.	.	2300	12,800	.

BANK RETURNS.

	DUE FROM THE BANKS.				RESOURCES OF THE BANKS.			
	TAUNTON.	DUXBURY.	E. BRIDGEWATER.	HINGHAM.	PLYMOUTH.			
	Taunton.	Duxbury.	East Bridgewater.	Hingham.	Old Colony.			
Capital Stock paid in,	\$250,000	\$100,000	\$100,000	\$150,000	\$100,000			
Bills in circulation of five dollars and upwards,	82,040 50	24,335	51,800	59,668	50,231			
Bills in circulation less than five dollars,								
Net Profits on hand,	20,750 76	1720 46	5283 82	7721 68	3982 67			
Balances due to other Banks,	22,992 22	.	.	.	.
Cash deposited, including all sums whatever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	18,167 40	10,476 01	1600 28	13,847 80	9547 07			
Cash deposited bearing interest,	19,720 38	.	1432	.	.			
Total amount due from the Banks,	413,327 50	136,531 47	160,116 10	231,237 48	163,760 74			
Gold, Silver, and other coined metals in their Banking Houses,	2559 94	4170	933 19	3161 63	4020 16			
Real Estate,	5000	6000	3000	7630 86	3000			
Bills of other Banks incorporated in this State,	2322 50	159	988	158	2233			
Bills of other Banks incorporated elsewhere,								
Balances due from other Banks,	5000	5903 28	5466 54	21,673 69	34,250 03			
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks,	394,970 92	120,299 19	149,728 37	198,613 30	120,257 55			
Total amount of the Resources of the Banks,	413,327 50	136,531 47	160,116 10	231,237 48	163,760 74			

Rate and amount of the last Semi-annual Dividend,	3 pr. ct. 7500	3 pr. ct. 3000	3 pr. ct. 3000	2 pr. ct. 3000	3 pr. ct. 3000
Amount of Reserved Profits at the time of declaring the last Dividend,	5210 75	641 69	2229 34	7031 88	3460 69
Amount of Debts due to each Bank, secured by pledge of its Stock,	11,381 55	10,400	21,100	1825	920
Amount of Debts due and unpaid, and considered doubtful,	786	625	.	6905	918 80
Number of Females holding Stock,	65	9	10	38	16
Amount of Stock held by Females,	51,900	3200	4700	26,900	8500
Number of Trustees holding Stock,	6	1	4	7	2
Amount of Stock held by Trustees,	19,400	600	500	15,100	1000
Number of Guardians holding Stock,	2	.	2	3	1
Amount of Stock held by Guardians,	1900	.	3000	4100	300
Number of Institutions for Savings holding Stock,	1	3	1	3	2
Amount of Stock held by Institutions for Savings,	8500	8800	300	8800	14,100
Number of Executors and Administrators holding Stock,	10	.	.	8	5
Amount of Stock held by Executors and Administrators,	24,100	.	.	9400	1500
Amount of their own Stock held by the Banks,	3300	3200	200	.	.

	DUE FROM THE BANKS.			
	PLYMOUTH.	WAREHAM.	FALMOUTH.	YARMOUTH.
	Plymouth.	Wareham.	Falmouth.	Barnstable.
Capital Stock paid in,	\$100,000	\$100,000	\$100,000	\$150,000
Bills in circulation of five dollars and upwards,	34,186	26,363	28,416	134,033
Bills in circulation less than five dollars, }				
Net Profits on hand, }	12,238 33	5257 67	4240	9514 27
Balances due to other Banks, }	2244 81	.	.	.
Cash deposited, including all sums whatsoever, due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, }	13,206 47	12,706 76	4948 72	3394 43
Cash deposited bearing interest, }	16,600	.	5356	21,853 79
Total amount due from the Banks, }	178,615 61	144,327 43	142,960 72	318,795 49
RESOURCES OF THE BANKS.				
Gold, Silver, and other coined metals in their Banking Houses, }	1890 20	4279 20	3427 69	4184 73
Real Estate, }	3000	2576 36	3900	2500
Bills of other Banks incorporated in this State, }	1208	1424	1333 75	9405 75
Bills of other Banks incorporated elsewhere, }				
Balances due from other Banks, }	15,108	3890 67	8721 60	67,261 97
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other Banks, }				
Total amount of the Resources of the Banks, }	157,409 41	132,157 20	125,577 68	235,443 04
	178,615 61	144,327 43	142,960 72	318,795 49

Rate and amount of the last Semi-annual Dividend,	3 pr. ct. 3000	3 pr. ct. 3000	3½ pr. ct. 5250
Amount of Reserved Profits at the time of declaring the last Dividend,	10,598 04	2108 94	5222 43
Amount of Debts due to each Bank, secured by pledge of its Stock, . . . . .	.	.	5600
Amount of Debts due and unpaid, and considered doubtful,	600	2041 50	3517 30
Number of Females holding Stock,	26	12	25
Amount of Stock held by Females,	12,000	6400	17,700
Number of Trustees holding Stock, . . . . .	.	1	4
Amount of Stock held by Trustees, . . . . .	.	3500	4000
Number of Guardians holding Stock,	3	.	3
Amount of Stock held by Guardians,	1600	.	1200
Number of Institutions for Savings holding Stock,	1	2	1
Amount of Stock held by Institutions for Savings,	9600	6000	4000
Number of Executors and Administrators holding Stock,	7	4	7
Amount of Stock held by Executors and Administrators,	14,000	2000	5000
Amount of their own Stock held by the Banks,	28,000	.	.

AGGREGATE.

	Banks in Boston—32.	Banks out of Boston—92.	Total—124 Banks.
DUE FROM THE BANKS.			
Capital Stock paid in,	\$20,700,000	\$16,480,000	\$37,180,000
Bills in circulation of five dollars and upwards,	3,688,532	5,412,244 75	\$9,100,776 75
Bills in circulation less than five dollars,	1,666,746 83	775,831 17	\$2,442,578
Net Profits on hand,	4,303,562 24	231,251 19	\$4,534,813 43
Balances due to other Banks,			
Cash deposited, including all sums whatsoever, due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	4,075,016 90	1,361,513 76	\$5,436,530 66
Cash deposited bearing interest,	2,661,455 45	989,377 27	\$3,650,832 72
Total amount due from the Banks,	37,095,353 42	25,247,847 36	\$62,343,200 78
RESOURCES OF THE BANKS.			
Gold, Silver, and other coined metals in their Banking Houses,	1,256,772 32	444,688 39	\$1,701,460 71
Real Estate,	695,995 32	404,610 98	\$1,100,606 30
Bills of other Banks incorporated in this State,	2,405,403 99	294,871 74	\$2,700,275 73
Bills of other Banks incorporated elsewhere,			
Balances due from other Banks,	2,160,641 90	1,876,976 81	\$4,037,618 71
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks,			
Total amount of the Resources of the Banks,	30,576,539 89	22,223,427 43	\$52,799,967 32
	37,095,353 42	25,248,490 76	\$62,343,844 18

Amount of the last Semi-annual Dividend,	595,500	441,850	\$1,041,350
Amount of Reserved Profits at the time of declaring the last Dividend,	1,113,336 93	398,313 25	\$1,511,650 18
Amount of Debts due to each Bank, secured by pledge of its Stock,	957,920 33	1,146,549 09	\$2,104,469 42
Amount of Debts due and unpaid, and considered doubtful,	661,982 23	291,747 68	\$953,729 91
oo Number of Females holding Stock,	1796	2697	4493
Amount of Stock held by Females,	2,015,760	1,818,251 83	\$3,834,011 83
Number of Trustees holding Stock,	771	397	1168
Amount of Stock held by Trustees,	1,917,760	707,856 67	\$2,625,616 67
Number of Guardians holding Stock,	268	268	536
Amount of Stock held by Guardians,	309,420	278,625 17	\$588,045 17
Number of Institutions for Savings holding Stock,	126	95	221
Amount of Stock held by Institutions for Savings,	1,593,760	601,794 33	\$2,255,554 33
Number of Executors and Administrators holding Stock,	107	292	399
Amount of Stock held by Executors and Administrators,	257,510	435,009 17	\$692,519 17
Amount of their own Stock held by the Banks,	293,280	44,600	\$337,880
Aggregate of the Dividends of the Banks in Boston, a fraction over 2 87-100 pr. ct.			
do. do. out of Boston, a fraction over 2 69-100 pr. ct.			
do. do. of all the Banks, a fraction over 2 79-100 pr. ct.			

NOTES.

Since the preceding Abstract went to press, a letter has been received by the Secretary, from the Cashier of the City Bank, in Lowell, (which had not made return,) stating that the bank "has not, as yet, commenced operations; not having issued a single dollar, or incurred any liabilities."

The Naumkeag Bank, in Salem, gives its circulation as it existed on the first Saturday of February.

The Oxford Bank has made two returns, giving the state of the bank on the first and fourth Saturdays, instead of the second, as requested. In regard to the questions usually proposed to Banks, the abstract is taken from the return of the first Saturday; in regard to the new questions, the abstract is taken from the return of the fourth Saturday, the other return containing no answers to them.

The Housatonic Bank, in Stockbridge, makes one return of the state of the bank on the first Saturday, and another of its state on Wednesday, the 14th. The last is made use of in the abstract, as being nearest the time specified by the Legislature.

The return of the Bristol County Bank, in Taunton, has reference to Monday, the 12th; and the returns of the Cohannet and Taunton Banks, in Taunton, refer to the first Saturday.

The Ipswich Bank, in Ipswich—Mercantile Bank, in Salem—Mechanics' Bank, in New Bedford—Bank of Norfolk, in Roxbury—and Pawtucket Bank, in Pawtucket, made their last dividends previous to the suspension of specie payments.

The Northampton Bank, in Northampton, declared its last dividend on \$150,000, and for five months.

The City, Eagle, and Globe Banks, in Boston, returned, in addition to their capital stock paid in, the amount borrowed by them from the State, viz.—the City, \$100,000; the Eagle, \$95,687 21; and the Globe, \$54,000. These sums are transferred to the column of "Cash deposited bearing interest," and are included in it.

The North and State Banks, in Boston, state, that the whole of the amounts in their respective columns of "Cash deposited bearing interest," are loans from the State Treasury.

The Commonwealth Bank, in Boston, states, that "the specie, \$24,657 13, has been attached by sheriff, and taken away,"—and "\$344,023 14 of the amount of assets, have been placed with trustees for special purposes."

The Hancock Bank, in Boston, states, that \$352,000 of the bills in circulation, and \$32,048 81 of its specie, are "in the hands of the standing committee of the associated banks."

The Kilby Bank, in Boston, states, "that about \$13,000 in specie is left as collateral, or on pledge with other banks."

The Market Bank, in Boston, states, that the bank "holds 1264 shares, of which 862 are owned by the bank."

The Phoenix Bank, in Charlestown, placed \$23,450 of Treasury Notes in their column of "Gold, silver, &c." It is taken from that, in the abstract, and transferred to the column of "Amount of all debts due the bank," &c.

The Greenfield Bank, in Greenfield, states, in the column of "Balances due from other banks," that \$28,922 49 is due from "private bankers."

The Bank of Norfolk, in Roxbury, has included in the column of "Total amount of the resources of the bank," \$4111 34, "profit and loss bal."

It will be perceived that in several instances the debt and credit account of the banks do not exactly balance, and that the aggregate is affected accordingly. The figures against each bank, however, are all given as they appear on the returns, excepting in the cases noticed above.

A P P E N D I X .

[*The following table is inserted for convenience of comparison.*]

AGGREGATE ACCOUNT OF THE PRECEDING ONE HUNDRED TWENTY-FOUR BANKS, AS SHEWN BY THEIR RETURNS, OCTOBER, 1837.

Capital Stock paid in,	\$37,080,000 00
Bills in circulation of five dollars and upwards, }	
Bills in circulation less than five dollars, }	9,964,110 96
Net Profits on hand,	1,474,487 98
Balances due to other Banks,	5,498,012 77
Cash deposited, &c., not bearing interest,	8,231,580 37
Cash deposited bearing interest,	5,318,484 11
Due from the Banks,	67,577,732 39
Gold, Silver, &c., in Banks,	1,474,743 95
Real Estate,	1,117,883 82
Bills of Banks in this State, }	
Bills of Banks elsewhere, }	2,954,804 79
Balances due from other Banks,	5,662,780 44
Due to the Banks, excepting balances,	56,398,121 76
Total Resources of the Banks,	67,657,653 77
Amount of the last Semi-annual Dividend,	1,038,850 00
Amount of Reserved Profits,	1,522,621 82
Debts secured by pledge of Stock,	1,975,500 52
Debts due and considered doubtful,	695,540 57
Rate of Semi-annual Dividend on amount of Capital of the Banks, as existing when Dividend was made, a fraction more than 2 4-5 per cent.	

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